

# GROUP BUSINESS TRAVEL POLICY SCHEDULE

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Policy Number	WBT 30279 2012
Insured Name	Wikimedia
Insured Address	Not Applicable
Subsidiary Companies	None
Insured Person(s)	All Directors & Employees of the Insured  Including <b>Partner(s)</b> and <b>Dependant Child(ren)</b> who are accompanying the <b>Insured Person(s)</b> .
Geographical Limits	Worldwide
Section 14 - Holiday Travel Extension Included	No
Insured Persons to whom the Holiday Travel Extension is Applicable	N/A  Including <b>Partners</b> and <b>Dependant Children</b> .
Endorsement(s) Applicable	<b>None</b>

## Period of Insurance

Policy Effective Date	23rd November 2012
Policy Expiry Date	22nd November 2013
Date of Issue	20th November 2012
Reason for Issue	New Business

## Policy Premium

Premium	£437.14
Insurance Premium Tax	£26.23
Total Premium	£463.37

## Broker Details

Broker Name	Catherine Ginns
Broker Address	Lucas Fettes & Partners (Berkhamsted), Hardy House, Northbridge Road, Berkhamsted, Hertfordshire, HP4 1EF

Schedule of Benefits – Applicable to Each Insured Person

Item	Benefit	Sum Insured
1	Cancellation or Curtailment	Up to £7,500
2	Employee Replacement Expenses	Up to £7,500
3	Journey Continuation	Up to £1,000
4	Travel Delay	Up to £500
	<ul style="list-style-type: none"> <li>• First completed 12 hours of delay</li> </ul>	£50
	<ul style="list-style-type: none"> <li>• Each subsequent completed 12 hours of delay</li> </ul>	£25
5	Medical, Repatriation and Additional Expenses	Up to £5,000,000
6	Hospital Benefit	Up to £2,500
	<ul style="list-style-type: none"> <li>• Each continuous period of 24 hours</li> </ul>	£50
7	Personal Liability	Up to £2,000,000
8	Legal Expenses	Up to £25,000
9	Personal Baggage	Up to £5,000
	<ul style="list-style-type: none"> <li>• Single Article or Set or Pair of Articles Limit</li> </ul>	£1,500
	<ul style="list-style-type: none"> <li>• Valuable Limit</li> </ul>	£1,500
	<ul style="list-style-type: none"> <li>• Glasses/Sunglasses Limit</li> </ul>	£250
	<ul style="list-style-type: none"> <li>• Business Items Limit</li> </ul>	£1,500
	Money	Up to £2,000
	<ul style="list-style-type: none"> <li>• Cash Limit</li> </ul>	£1,000
10	Delayed Baggage	Up to £500
11	Personal Accident	Up to £100,000
12	Hijack and Kidnap	Up to £25,000
13	Political and Natural Disaster Evacuation Expenses	Up to £15,000
14	Holiday Travel Extension – Winter Sports Extension	
	<ul style="list-style-type: none"> <li>• Ski Equipment</li> </ul>	£200
	<ul style="list-style-type: none"> <li>• Ski Pack</li> </ul>	£75 per week up to a maximum of £150
	<ul style="list-style-type: none"> <li>• Piste Closure</li> </ul>	£200 Up to £25 for each 24 hour period
	<ul style="list-style-type: none"> <li>• Avalanche</li> </ul>	£150



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1 Great Tower Street  
London  
EC3R 5AA

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## Group Business Travel Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. It does not describe all the terms and conditions of your Policy. You will still need to read the Policy document for a full description of the terms and conditions including the Policy definitions and refer to the schedule attached to the Policy document for the specific Policy benefits and operative times.

This Policy Summary does not form part of the Policy Document

The standard duration of this Insurance is 12 months from the date on which cover incepts. Any variations to this duration will be shown on the Policy schedule.

You may need to review and update the cover periodically to ensure it remains adequate for your needs.

This Policy Summary does not form part of the Policy Document

<b>Insurance Provider</b>	This Insurance is provided by Sagicor Syndicate Services Limited (FSA reference 402558) and underwritten by Sagicor at Lloyd's Limited (FSA reference 204947) for Lloyd's Syndicate 1206
<b>Purpose of the Insurance</b>	This Insurance provides financial protection and medical assistance for your business trips (and holiday trips if applicable). The maximum period of travel for any one business trip is 6 months and for holiday trips is 31 days. The cover, sections and sums insured that apply to your Policy will be clearly stated in the Policy schedule

<b>Significant Cover</b>	<b>Significant Features and Benefits</b>	<b>Policy Limits and Exclusions applying to the Significant Cover</b>
Cancellation or Curtailment.	Travel and accommodation expenses that you have agreed to pay under a contract and cannot get back if an Insured Person has to cancel or cut short their trip due to one of the covered reasons.	We will not pay for any claims that exceed your contractual liability.
Medical, Repatriation and Additional Expenses.	Cover for emergency medical treatment and assistance arising in the event of illness, injury or death during the trip.	Medical treatment must be required in an emergency and be unable to wait until the Insured Person has returned to their usual Country of Domicile. This section does not apply if the trip is taken within the Insured Person's usual Country of Domicile. In the event of a Medical Emergency, failure to contact the Emergency Assistance Company may <b>prejudice your claim</b> .
Personal Baggage and Money.	Cover in the event that the Insured Person's Personal Baggage and/or money (including cash and travellers cheques) are lost, stolen or damaged during the trip.	Losses must be reported within 48 hours of discovery and a police statement obtained. Any loss or damage to Personal Baggage whilst in the custody of a carrier, the Insured Person must report the loss to the carrier within 24 hours of discovery and obtain a written report. Valuables or money lost whilst in the custody of a carrier will not be covered. The amount payable may include an allowance for wear and tear and loss of value. There is a limit for each single article (including a set or pair), valuables, glasses and/or sunglasses and Business samples (if applicable). Personal baggage must be kept under your control or the control of your carrier and not left unattended at any time. The Insured Person must at all time exercise reasonable care in the supervision of the insured property.

<p>Personal Accident</p>	<p>A lump sum payable in the event of Bodily Injury which results in Death, or Permanent Total Loss of Sight of one or both eyes, or Loss of one or more limbs or Speech or Hearing in one or both ears or Permanent Total Disablement.</p> <p>It also provides a weekly benefit for Temporary Total Disablement of £100.00 per week in the event that an Insured Person is unable to work temporarily.</p>	<p>The Sum Insured for Death shall be restricted to £10,000 for those Insured Persons who are aged 16 years or under.</p> <p>For Temporary Total Disablement, there is an excess of 28 days before the Insured Person can claim. This benefit is only payable whilst the Insured Person is unable to work and is limited to 52 weeks.</p> <p>Benefit for Temporary Total Disablement is excluded for those Insured Persons who are not employees of the Assured.</p>
<p>Political and Natural Disaster Evacuation Expenses</p>	<p>Evacuation and accommodation expenses incurred as a result of the Insured Person having to leave the country they are working in due to a covered political situation or natural disaster.</p>	<p>The Insured Person must not have breached any laws, must have maintained visas and permits and the political situation or natural disaster had not existed prior to booking the trip.</p>

#### General Exclusions that apply to all Sections

Trips booked or commenced contrary to Medical Advice, contrary to health and safety regulations of airlines, to obtain medical treatment or after a terminal prognosis has been made.

If you are over 75 years of age at date of travel for business trip or over 70 years for holiday trip.

Suicide, intentional self injury, exposure to exceptional danger, criminal acts.

Armed Forces operational duties.

Aviation other than a passenger.

Mountaineering or rock climbing.

Sports Tours.

Riding or driving in any kind of race.

Alcohol, drugs or solvents.

Venereal disease, Acquired Immune Deficiency Syndrome (AIDs), AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

War and Terrorism restrictions (see Policy wording ).

Radioactive contamination.

Nuclear, chemical or biological agents as a result of an Act of Terrorism.

If the Holiday Travel Extension is operative and only in respect of Holiday Trips - any medical condition that the Insured Person or any other person on whom the trip may depend on if they are:

- (a) receiving hospital treatment.
- (b) awaiting a hospital consultation or treatment.
- (c) have been given a terminal prognosis.

#### Conditions

All material facts must be disclosed to Us. In you are in any doubt if a fact is material or not then you must disclose it. A material fact is a fact that is likely to influence our acceptance or assessment of your insurance

Changes to business activities which increases our risk, must be disclosed to us.

This Insurance is governed and construed in accordance with the laws of England and Wales, and any dispute relating to the Policy will be subject to the jurisdiction of the courts of England and Wales.

#### Cancellation

Only the Insured and the Underwriters have the right to cancel this policy. Both Underwriters and the Insured must give 30 days notice in writing. If the Insured cancels the policy there is a minimum charge for any period that cover has been in force. This amount may be disproportionate to the period of cover.

#### Claim Notification

You can make a claim by contacting ONE Claims within 30 days of the event that gave rise to the claim. Their address is

1-4 Limes Court, Hoddesdon, Herts EN11 8EP

Telephone No: 01992 708708

Fax No: 01992 450717

Email: [mail@oneclaims.com](mailto:mail@oneclaims.com)

#### Complaints Procedure

Your Insurance Broker will always aim to provide You with high quality service. If You are not satisfied with the service provided or have any enquiry then You should address the complaint in the first instance to Your Insurance Broker.

#### Having made Your complaint and You are not satisfied

In the first instance please write to the Customer Services Manager at the address below giving all the appropriate information and the names of anyone You have spoken to:

In respect of general complaints, you should write to

Sagicor Underwriting Limited  
1 Great Tower Street, London, EC3R 5AA

In respect of an Insurance claim, you should write to

The Technical Director  
ONE Claims, 1-4 Limes Court, Hoddesdon, Herts EN11 8EP

In the few cases where We have been unable to resolve Your problems please write to the Compliance Director who will arrange for an investigation to be completed on behalf of the Chief Executive

The Compliance Director  
Sagicor at Lloyd's, 1 Great Tower Street, London EC3R 5AA

If We have given our final response and You are still not satisfied You may ask the Complaints Department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary). The address is

Policyholder & Market Assistance Lloyd's Market Services  
One Lime Street, London EC3M 7HA

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
e-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

#### Remain Dissatisfied

Having followed the procedure for Lloyd's Underwriters Your complaint may be referred to the Financial Ombudsman Services (FOS) the address is

Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London E14 9SR

Only certain firms may have referral rights to the Financial Ombudsman Service.

#### Financial Services Compensation Scheme

You may be entitled to compensation from Lloyd's Central Fund and/or the Financial Services Compensation Scheme (FSCS) if We are unable to meet Our liabilities.

This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full

Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

GROUP BUSINESS TRAVEL  
STATEMENT OF FACT/PROPOSAL FORM

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This Statement of Fact was issued on	20th November 2012
Your Policy Number is	WBT 30279 2012
Your Policy is Effective from	23rd November 2012

**IMPORTANT NOTICE**

This is an important document please read it carefully

This Statement of Facts / Proposal is a record of the statements, information and Material Facts advised to underwriters upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which forms the basis of the contract of insurance between you and your insurer

A material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of this insurance

You should check this statement of fact and if any of the statements, information or Material Facts are incorrect or if there are any other Material Facts you should disclose you should contact your adviser immediately. Failure to do so could invalidate your policy or result in a claim not being paid

**Insured Details**

The Insured	Wikimedia
Business Description	charity promoting wikipedia in the uk
Subsidiary Companies	None
Insured Persons	All Directors & Employees of the Insured
Trip Description	CatA 100% non-hazardous

Trips Covered	UK	Europe	Worldwide	USA & Canada
Up to 4 Days	-	15	-	-
5 – 7 Days	-	-	-	15
8 – 14 Days	-	-	-	-
15 – 21 Days	-	-	-	-
22 – 31 Days	-	-	-	-
Up to 2 Months	-	-	-	-
Up to 3 Months	-	-	-	-
Up to 4 Months	-	-	-	-
Up to 5 Months	-	-	-	-
Up to 6 Months	-	-	-	-

Underwritten by certain Underwriters at Lloyd's and administered by Sagicor Underwriting Limited in accordance with the authority granted under binding authority agreements.

Registered Office: 1 Great Tower Street, London, EC3R 5AA. Registered in England No: 3908537 Authorised and regulated by the Financial Services Authority

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STATEMENT OF FACT/PROPOSAL FORM

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Telephone Call Recording

Calls may be recorded for quality and training purposes

Law applicable to the Contract

The law applicable to this contract is that of England unless otherwise agreed between us in writing. If there is any dispute as to which law applies it will be English Law

Data Protection Act

The personal and business information you provide or which is supplied by third parties including the details of directors' officers' partners and employees may be used by us and /or our carefully selected third parties to provide you with a quotation, deal with your policy, help administer your policy, search credit reference agencies (who may keep a copy of the search), handle claims, undertake checks against publicly available data (such as county court judgements or sheriff court decrees, electoral roll, bankruptcy orders, winding up procedures, repossessions), for customer surveys market research and compliance business reviews.

We share your details with those companies who are underwriting your insurance policy and others including insurance organisations, professional advisers, third party suppliers, claims handlers, loss adjusters, professional advisers and mediation companies to administer and regulate your insurance, for fraud prevention purposes and where we are legally obliged to do so.

In some circumstances we may need to collect data which under the Data Protection Act is defined as sensitive (such as medical history or criminal convictions) for the purposes of evaluating risk, assessing the terms of the insurance contract or administering any claims that may arise.

By proceeding with this application you have signified your consent to such information being processed by us. If you provided information (including any sensitive personal information) to us about another person by doing so you have confirmed to us that you have their permission to provide it and for us to process that information, also that you have told them of this.

Under the Data Protection Act individuals are entitled to a copy of all the personal information we hold about you. To obtain details of this please contact us by writing to us including your name and address to The Compliance Department, Sagicor Underwriting Ltd, 1 Great Tower Street, London, EC3R 5AA. A fee may be payable.

Under the Data Protection Act we can only discuss the details given with you if you would like anyone else to act on your behalf please let us know.

Your personal details may be transferred to countries outside the European Economic Area they will at all times be held securely and handled with the utmost care in accordance with all the principles of English law.

We will store your personal information on our secure databases but will not keep it longer than is necessary.